

In The Claims:

Cancel claims 5-42 and 47-89 without prejudice or disclaimer.

REMARKS

In the office action mailed December 9, 2002, the Examiner asserted that the pending claims were directed to several patentably distinct species of the claimed invention. As a result, the Examiner indicates that Applicants are required under 35 U.S.C. 121 to elect a single disclosed species for prosecution on the merits.

Applicants respectfully elect species number (1), which the Examiner describes as "a method for conducting a transaction." *Office Action, December 9, 2002 at par 1.* In line with this species election, Applicants elect the following claims for prosecution on the merits:

Claims 1, 2, 3, 4, 43, 44, 45 and 46.

Also, the Examiner is encouraged to contact the undersigned directly at (312) 984-7619 should there be any issues that he may be of assistance in.

Respectfully submitted,

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